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UNITED STATE BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re.: Patrick Mallon,

Bankruptcy No. 09-37862-MBK

Debtor

Chapter 13

CERTIFICATION

I, Patrick E. Mallon, hereby certify:

- 1. I am Debtor in the above captioned case. I make this Certification in support of the my Motion to extend the automatic stay in the present case.
- 2. I am filing the present case in an effort to save my house. I filed a bankruptcy petition previously and it was dismissed due to a disagreement with the trustee as to the appropriate monthly payment amount. The figures were so drastically off.
- 3. This time around I have structured the petition and plan differently to allow for the larger payment.
- 4. No other creditor's rights are prejudiced by allowing the automatic stay to be extended with the in the present case.
- 5. I request that Your Honor allow the automatic stay to be extended in the present case.
- 6. Due to the uncomplicated nature of this Motion, a legal brief is not required.
- 7. I certify the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

/s/ Andre w M . Carroll, Esquire
Andrew M. Carroll, Esquire

November 15, 2009